

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 13–36259–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George Frater
77 Ewingville Rd
Trenton, NJ 08638

Gloria Frater
77 Ewingville Rd
Trenton, NJ 08638

Social Security No.:

xxx–xx–8369

xxx–xx–8201

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☒ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 9, 2019

JAN: mrg

Jeanne Naughton
Clerk

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
George Frater
Gloria Frater
DebtorsCase No. 13-36259-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: cscnodscPage 1 of 2
Total Noticed: 39

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db/jdb
cr +George Frater, Gloria Frater, 77 Ewingville Rd, Trenton, NJ 08638-2755
+Solomon Shapiro, et. al., c/o Szaferman, Lakind, et al., 101 Grovers Mill Road, Suite 200, Lawrenceville, NJ 08648-4706
cr Trenton Water Works, Dept. of Finance, 319 East State Street, Room 113, Trenton, NJ 08608-1866

514393211 +Capital Health, POB 8500-1571, Philadelphia, PA 19178-0001
514393212 +City of Trenton, POB 210, Trenton, NJ 08602-0210
514393213 +Credit First, POB 81344, Cleveland, OH 44188-0001
514393215 +Dwayne Stephenson, 211 Inland Ave, Trenton, NJ 08638-2209
514393216 +Edison Tax Service, 1290 Wall St W, Ste 301, Lyndhurst, NJ 07071-3603
514969986 +Joseph L. Mooney III, 315 Market Street, Trenton, NJ 08611-1709
514393218 +Lawrence Stephenson, 1514 Greenwood Ave, Trenton, NJ 08609-2302
514393219 +MCS Claim Services Inc, 123 Frost St, Ste 150, Westbury, NY 11590-5027
514702439 +MidFirst Bank, c/o Midland Mortgage, A division of MidF, Attn: Bankruptcy Department, 999 N.W. Grand Boulevard, Suite 110, Oklahoma City, OK 73118-6051

514393220 +National City Mortgage, POB 1820, Dayton, OH 45401-1820
514675222 +New Jersey Boardwalk Lien Investments, LLC, c/o HONIG & GREENBERG, L.L.C., 1949 BERLIN ROAD, SUITE 200, CHERRY HILL, NJ 08003-2077
Portfolio Recovery Srvc, 140 Corp Blvd, Norfolk, VA 23502
514393222 +Pressler & Pressler, Re :, 7 Entin Rd, Parsippany, NJ 07054-5020
514393223 +Pro Capital Fund I, L.L.C., c/o Honig & Greenberg, LLC, 1949 Berlin Road, Suite 200, Cherry Hill, NJ 08003-2077
514393224 +Rutgers RWJ, 277 George St, New Brunswick, NJ 08901-1476
514393226 +Schachter Portnoy LLC, re: Capital Health Adv Imaging, 3490 US Rt 1, Princeton, NJ 08540-5920

514393227 +Sears, c/o Registered Agent, 820 Bear Tavern Rd, Trenton, NJ 08628-1021
514393229 +Szaferman Lakind, Shapiro Levingart et al, 101 Grovers Mill Rd Ste 200, Lawrence Township, NJ 08648-4706
514393228 +Szaferman Lakind, re: Stephenson v. Frater, 101 Grovers Mill Rd Ste 200, Lawrence Township, NJ 08648-4706
514393230 +Szaferman Lakind, re: Shapiro Levingart et al, 101 Grovers Mill Rd Ste 200, Lawrence Township, NJ 08648-4706
514393231 +The Deltona Corp, 999 Brickall Ave, Ste 700, Miami, FL 33131-3043
514393232 #+Theodore Phillips, 1015 whitehead Rd Apt 201, Trenton, NJ 08638-2432
514393233 +TransContinental, POB 5055, White Plains, NY 10602-5055
514498879 +Trenton Water Works, City of Trenton-Accounts & Control, 319 East State Street, Room 113, Trenton, NJ 08608-1809

514393234 #+Trenton Water Works, POB 1790, Newark, NJ 07101-1790
514781957 +U.S. Department of Education, P.O. Box 16448, Saint Paul, MN 55116-0448
514393235 +US Bank Cust for Lien Logic, 50 S. 16th St, Ste 1950, Philadelphia, PA 19102-2516
514393236 +VOM LLC, 3100 Rt 138 w, Brinley Plaza, Belmar, NJ 07719-9020
514693658 +Walnut Investment Services, L.L.C, servicing agent, c/o Szaferman, Lakind, Blumstein & Blade, 101 Grovers Mill Road, Suite 200, Lawrenceville, NJ 08648-4706
514393237 +Walter Andrew, 5 Woodland Rd, Bordentown, NJ 08505-1519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 23:55:37 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 09 2019 23:55:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514393210 +E-mail/Text: lshields@trafgroup.org Jul 09 2019 23:55:39 American Trading Co, c/o Raymond Trainer, Registered Agent, 101 Grovers Mill Rd Ste 303, Lawrence Township, NJ 08648-4706
514393214 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 09 2019 23:57:35 Credit One Bank, POB 98872, Las Vegas, NV 89193-8872
514393221 +E-mail/PDF: bankruptcy@ncfsi.com Jul 09 2019 23:57:01 New Century Financial, 110 S. Jefferson Rd., Ste 104, Whippany, NJ 07981-1038
514393225 +E-mail/Text: rwjebn@rwjbh.org Jul 09 2019 23:56:20 RWJ, POB 15448, Newark, NJ 07192-5448

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514393217 ##+Gary Zeitz, LLC, Life Center Academy, 1105 Laurel Oak rd, Ste 136, Voorhees, NJ 08043-4312
514451448 ##+Life Center Academy, c/o Linda S. Fossi, Esquire, GARY C. ZEITZ, L.L.C., 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312
514508703 ##+MTAG-Cust-ATCF II NJ-Cap One, c/o Gary C. Zeitz, LLC, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 39

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor New Jersey Boardwalk Lien Investments, LLC
agreenberg@hgllclaw.com, btemple@hgllclaw.com
Adam D. Greenberg on behalf of Creditor Pro Capital Fund I, LLC agreenberg@hgllclaw.com,
btemple@hgllclaw.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Bruce M. Sattin on behalf of Creditor Solomon Shapiro, et. al. bsattin@szaferman.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Zimnis on behalf of Debtor George Frater njbankruptcylaw@aol.com.
John Zimnis on behalf of Joint Debtor Gloria Frater njbankruptcylaw@aol.com.
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Linda S. Fossi on behalf of Creditor MTAG-Cust-ATCF II NJ-Cap One lfossi@zeitlawfirm.com,
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Linda S. Fossi on behalf of Creditor Life Center Academy lfossi@zeitlawfirm.com,
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Peter E. Zimnis on behalf of Joint Debtor Gloria Frater njbankruptcylaw@aol.com
Peter E. Zimnis on behalf of Debtor George Frater njbankruptcylaw@aol.com

TOTAL: 19